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APPLICATION NO./ CONTROL NO.	FILING DATE	FIRST NAMED INVENTOR / PATENT IN REEXAMINATION	ATTORNEY DOCKET NO.
10687063	10/16/2003	CONROY ET AL.	MCEA-P3-03

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EXAMINER

Bijendra K.. Shrestha

ART UNIT	PAPER
3691	20071107

DATE MAILED:

Please find below and/or attached an Office communication concerning this application or proceeding.

Commissioner for Patents

Interview Summary	Application No. 10/687,063	Applicant(s) CONROY ET AL.	
	Examiner Bijendra K. Shrestha	Art Unit 3691	

All participants (applicant, applicant's representative, PTO personnel):

- (1) Alexander Kalinowski, SPE. (3) Thomas F Conroy; Steven A. Eisenberg, Inventors.
 (2) Bijendra K. Shrestha, Examiner. (4) Peter K. Trzyna, ESQ.

Date of Interview: 07 November 2007.

Type: a) ☐ Telephonic b) ☐ Video Conference
 c) ☒ Personal [copy given to: 1) ☐ applicant 2) ☐ applicant's representative]

Exhibit shown or demonstration conducted: d) ☐ Yes e) ☒ No.
 If Yes, brief description: _____.

Claim(s) discussed: 1.

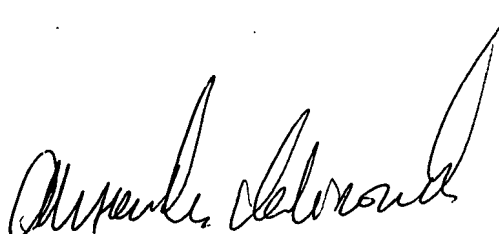
Identification of prior art discussed: Hinckley, Jr. (U.S. Patent No. 6,138,102).

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☒ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: The applicant indicated that the instant application specifies plurality of cash flows and two way net settlement. The applicant is requested to submit the amendment citing the distinction between prior art and the instant applicant. The Examiner will review the amendment and do necessary search, if required.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN A NON-EXTENDABLE PERIOD OF THE LONGER OF ONE MONTH OR THIRTY DAYS FROM THIS INTERVIEW DATE, OR THE MAILING DATE OF THIS INTERVIEW SUMMARY FORM, WHICHEVER IS LATER, TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.


 ALEXANDER KALINOWSKI
 SUPERVISORY PATENT EXAMINER

Examiner Note: You must sign this form unless it is an Attachment to a signed Office action.

 Examiner's signature, if required